

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sharon Elizabeth Myers  
Debtor

Case No. 19-01571-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 04, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2024:**

Recip ID	Recipient Name and Address
db	+ Sharon Elizabeth Myers, 1124 Paxton Church Road, Harrisburg, PA 17110-9566
cr	+ Santander Bank, N.A., c/o Kellie Rahl-Heffner, Esq, 33 S. Seventh Street, P.O. Box 4060, Allentown, PA 18105-4060
5186056	+ MARINER FINANCE LLC, 3872 UNION DEPOSIT ROAD, HARRISBURG, PA 17109-5919
5186060	++ PROSPER MARKETPLACE INC, 221 MAIN STREET STE 300, SAN FRANCISCO CA 94105-1909 address filed with court:, PROSPER, 221 MAIN STREET, STE 300, SAN FRANCISCO, CA 94105
5186061	SANTANDER MORTGAGE BANKING, CORRESPONDENCE, PO BOX 16255, READING, PA 19612-6255
5493720	+ U.S. Bank Trust National, Association, as Trustee of, LB-Tiki Series V Trust, SN Servicing Corporation, 323 Fifth Street Eureka, CA 95501-0305

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Nov 04 2024 23:45:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Nov 04 2024 23:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Nov 04 2024 18:48:02	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5186046	+ Email/PDF: MarletteBKNotifications@resurgent.com	Nov 04 2024 18:52:33	BEST EGG/SST, 4315 PICKETT ROAD, SAINT JOSEPH, MO 64503-1600
5186047	EDI: CAPITALONE.COM	Nov 04 2024 23:45:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5186049	EDI: PENNDEPTREV	Nov 04 2024 23:45:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5186049	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2024 18:54:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5186066	Email/Text: cfcbackoffice@confinco.com	Nov 04 2024 18:54:00	TBOM/CONTFIN, PO BOX 8099, NEWARK, DE 19714
5214117	EDI: CRFRSTNA.COM	Nov 04 2024 23:45:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
5186050	EDI: CRFRSTNA.COM	Nov 04 2024 23:45:00	CREDIT FIRST NATL ASSOC, PO BOX 81344, CLEVELAND, OH 44188-0344
5186051	Email/PDF: creditonebknofications@resurgent.com	Nov 04 2024 19:02:58	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873

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Page 2 of 4  
Total Noticed: 52

5198845	EDI: CAPITALONE.COM	Nov 04 2024 23:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5186068	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 04 2024 18:54:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5186053	Email/Text: BNSFN@capitalsvcs.com	Nov 04 2024 18:54:00	FNCC, PO BOX 5097, SIOUX FALLS, SD 57117
5186052	+ EDI: AMINFOFP.COM	Nov 04 2024 23:45:00	FIRST PREMIER BANK, 3820 N LOUISE AVENUE, SIOUX FALLS SD 57107-0145
5500265	^ MEBN	Nov 04 2024 18:48:04	FRIEDMAN VARTOLO, LLP, Attorneys for SN Servicing Corporation a, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5214323	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 04 2024 18:55:00	Grand Avenue Mortgage Loan Trust 2017-RPL1, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5186054	EDI: IRS.COM	Nov 04 2024 23:45:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5186048	Email/Text: info@pamd13trustee.com	Nov 04 2024 18:54:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5186055	+ EDI: LENDNGCLUB	Nov 04 2024 23:45:00	LENDING CLUB, 71 STEVENSON, STE 300, SAN FRANCISCO, CA 94105-2985
5232263	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2024 18:51:55	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5232264	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2024 18:52:31	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
5212104	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2024 19:02:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5214140	+ EDI: LENDNGCLUB	Nov 04 2024 23:45:00	LendingClub Corporation, 595 Market Street, Suite #200, San Francisco, CA 94105-2802
5186057	+ Email/Text: Mercury@ebn.phinsolutions.com	Nov 04 2024 18:54:00	MERCURY/FBT, PO BOX 84064, COLUMBUS, GA 31908-4064
5197524	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 04 2024 18:51:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5186058	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 04 2024 18:51:19	MERRICK BANK COURT NOTICES, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5198492	+ Email/Text: bankruptcy@marinerfinance.com	Nov 04 2024 18:54:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5196022	EDI: AGFINANCE.COM	Nov 04 2024 23:45:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5186059	EDI: AGFINANCE.COM	Nov 04 2024 23:45:00	ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 3251, EVANSVILLE, IN 47731-3251
5426182	EDI: PRA.COM	Nov 04 2024 23:45:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5426183	EDI: PRA.COM	Nov 04 2024 23:45:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5186060	Email/Text: ProsperBK@prosper.com	Nov 04 2024 18:54:00	PROSPER, 221 MAIN STREET, STE 300, SAN FRANCISCO, CA 94105
5202565	+ EDI: JEFFERSONCAP.COM		

District/off: 0314-1  
Date Rcvd: Nov 04, 2024

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Page 3 of 4  
Total Noticed: 52

		Nov 04 2024 23:45:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5214221	+ Email/Text: bncmail@w-legal.com	Nov 04 2024 18:54:00	Prosper Marketplace Inc, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5186062	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 04 2024 18:55:00	SELECT PORTFOLIO SERVICING INC, PO BOX 65250, SALT LAKE CITY UT 84165-0250
5186063	EDI: SYNC	Nov 04 2024 23:45:00	SYNCB/CARE, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
5186064	EDI: SYNC	Nov 04 2024 23:45:00	SYNCB/CCMIDS, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
5186065	+ EDI: SYNC	Nov 04 2024 23:45:00	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
5197451	+ Email/Text: DeftBkr@santander.us	Nov 04 2024 18:54:00	Santander Bank, N.A., 450 Penn Street, 10-421-MC3, Reading, PA 19602-1011
5186686	^ MEBN	Nov 04 2024 18:48:40	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5186067	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 04 2024 18:54:00	TBOM/FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
5202575	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 04 2024 18:54:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
5618582	+ Email/Text: bknotices@sns.com	Nov 04 2024 18:55:00	U.S. Bank National Association, et al., C/O SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5618583	+ Email/Text: bknotices@sns.com	Nov 04 2024 18:55:00	U.S. Bank National Association, et al., C/O SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank National Association, et al., C/O SN Servicing Corporation 95501-0305
5505539	^ MEBN	Nov 04 2024 18:46:30	U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5505541	^ MEBN	Nov 04 2024 18:46:31	U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, et, c/o SN Servicing Corporation 95501-0305
5186069	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 04 2024 18:54:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5213353	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5493721	*+	U.S. Bank Trust National, Association, as Trustee of, LB-Tiki Series V Trust, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5505540	*+	U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2024 at the address(es) listed below:**

Name	Email Address
Dorothy L Mott	on behalf of Debtor 1 Sharon Elizabeth Myers DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1 bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Sharon Elizabeth Myers karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krah-Heffner@grossmcginley.com, jkacsur@grossmcginley.com;jpraedin@grossmcginley.com
Lauren Marie Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee for LB-Dwelling Series V Trust bkecf@friedmanvartolo.com ecfmail@ecf.courtdrive.com
Lorraine Gazzara Doyle	on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1 ldoyle@squirelaw.com LOGSECF@logs.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank Trust National Association as Trustee for LB-Pavilion Series V Trust bknotifications@ghidottiberger.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank Trust National Association as Trustee of LB-Tiki Series V Trust bknotifications@ghidottiberger.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1

**Sharon Elizabeth Myers**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1064

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-01571-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon Elizabeth Myers

11/4/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**